

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53995

Morton & Craig LLC  
William E. Craig, Esquire  
110 Marter Ave., Suite 301  
Moorestown, NJ 08057  
Attorney for Ford Motor Credit Company LLC

In Re:

LUANNE C. THOMAS



Order Filed on November 14, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 21-19574

Adv. No.

Hearing Date: 9-19-23

Judge: (JNP)

**ORDER FOR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF  
UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) is hereby **ORDERED**.

**DATED: November 14, 2023**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Luanne C. Thomas

Case No: 23-19574

Caption of Order: Order for monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Ford Motor Credit Company (“Ford”), with the appearance of Thomas G. Egner, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Ford is the holder of a first purchase money security interest encumbering a 2016 Ford Edge bearing vehicle identification number 2FMPK4J98GBB91491.**
- 2. That commencing October 2023, if the Debtor fails to make any payment to Ford within thirty (30) days after it falls due, Ford shall be entitled to stay relief upon filing a certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 3. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ford Motor Credit Company must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Ford shall be entitled to stay relief upon filing a certification that insurance has lapsed with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 4. That the Debtor is to pay a counsel fee of \$513.00 to Ford Motor Credit Company through her Chapter 13 Plan.**

In re:  
Luanne C. Thomas  
Debtor

Case No. 21-19574-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 15, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2023:

Recip ID	Recipient Name and Address
db	+ Luanne C. Thomas, 219 Weatherby Ave., Swedesboro, NJ 08085-1027

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Helene Bonnie Raush	on behalf of Creditor Gibbstown Dentistry Inc. hraush@morganproperties.com, btemple@hglclaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

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Total Noticed: 1

Thomas G. Egner

on behalf of Debtor Luanne C. Thomas tegner@mcdowelllegal.com  
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis  
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 8